

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the Matter of:**

**Keith Howard Bryan**

**Enforcement Case No. 10-11103**

**Respondent**  
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Issued and entered  
on March 9th 2011  
By Stephen R. Hilker,  
Chief Deputy Commissioner

**FINAL ORDER TO CEASE AND DESIST**

**I.  
FINDINGS OF FACT**


1. On January 18, 2011, pursuant to MCL 445.1662, the Chief Deputy Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Keith Howard Bryan ("Respondent"), an Order to Cease and Desist, Assessment of a Civil Fine, and Notice of Opportunity for Hearing (Order).
2. The Order contained allegations that Respondent violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 PA 173, as amended, MCL 445.1651 *et seq.* (Act).
3. The Order alleged that Respondent on or after April 1, 2009, violated Section 2a of the Act by acting as a loan officer in connection with the origination of at least one residential mortgage loan before properly making application for, transferring, or obtaining a loan officer registration, violated Section 2(4) of the Act by directly or indirectly receiving compensation for originating loans while not a registered loan officer or from an entity other than the licensee or registrant for which the loan officer registrant originated the loan for, and violated Section 2c of the Act by failing to provide notification to OFIR within 10 days of an employment or agency relationship beginning or terminating as a Michigan loan officer with a licensee or registrant under the Act.
4. Respondent was ordered to immediately cease and desist from violating the Act and ordered to pay a \$250.00 civil fine within 45 days of the Order.

5. The Order further advised Respondent of the opportunity to request a hearing concerning the Order not more than 30 days after the effective date of the Order.
6. Respondent failed to request a hearing.

**II.  
ORDER**

NOW THEREFORE, based upon the findings of fact set forth above, it is hereby ORDERED that:

1. Respondent shall immediately cease and desist from engaging in any activity that requires a license or registration under the Act without first obtaining a license or registration from the Commissioner of OFIR.
2. Respondent shall immediately pay a Two Hundred and Fifty Dollar, (\$250.00) civil fine in the form of a certified check or money order payable to the State of Michigan.

  
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Stephen R. Hilker,  
Chief Deputy Commissioner